

Get Covered

The clock is ticking to get health insurance for 2019. Open Enrollment is November 1-December 15.

Special Enrollments, Medicaid and All Kids applications are available year-round.



If you're uninsured, you may have to wait several months to get covered. There are exceptions. You may be eligible for a Special Enrollment.

You insure your cars, home and other material items, so why would you decide to put yourself last? Car or home repairs can be very costly, but have you thought about what it would cost to fix YOU if something went wrong?

Investing in insurance means investing in **YOU!**

Get Connected!

Help is just a phone call or click away!



To help you learn about the types of coverage, research your questions, and get you ready to choose a health care plan that gives you the right balance of costs and coverage, contact:

Eagle View Community Health System
1204 Highway 164 East
Oquawka, IL 61469

Enrollment Assistance is Confidential & Free of Charge

So that an Eagle View staff member may contact you as soon as possible to answer your questions and/or schedule an enrollment appointment* at a location convenient to you, sign-in on the Eagle View website www.eagleviewhealth.org or call 309-867-2202 or toll free 877-350-2385 or email: enrollment@eagleviewhealth.org.

*Contact Eagle View for an enrollment location near you. Eagle View staff is currently taking appointments in Aledo, Biggsville, Monmouth, Oquawka, and Stronghurst. Other locations are available to meet your needs.

Can You Afford Not to Have Health Insurance?

No one plans to get sick or hurt, but you will need medical care at some point in your life. An accident or illness can cost thousands of dollars—insurance can protect your family's finances. Did you know....

....1 in 4 people with no insurance lose almost all savings to pay medical bills

....the leading cause (68%) of all personal bankruptcies is medical expenses

....having health coverage can help protect you from high medical costs like these:

- 3-day hospital stay.....\$30,000
- Broken arm with surgery.....\$16,000+
- Broken leg..... up to \$7,500
- Emergency Room visit .. up to \$1,450
- Having a baby.....\$6,000-\$9,000
- Open heart surgery.....\$324,000+

Most of all, insurance can offer you peace of mind. Investing in insurance means investing in your quality of life.

Get Covered!

You may know the health care law as Obamacare, health reform or the Affordable Care Act. No matter what you call it, the Affordable Care Act (ACA) contains important benefits to improve the health care system and has made a difference in the lives of millions of Americans.

The Affordable Care Act is for children, individuals and households...

- Who do not have insurance
- Who are under-insured (current coverage does not include essential health benefits.)
- Who have a pre-existing condition
- Who have insurance through a job or that you pay for yourself and that may be considered "unaffordable"
- Who have insurance (even Medicare) and may be eligible for tax credits or help paying for premiums and co-payments
- Who may be eligible for ACA Adult Medicaid which includes persons ages 19-64 who have no dependent children living with them
- Who may have a life changing event and be eligible for a special enrollment

Be Smart!

A health plan is much more economical in the long run than to run the risk of major damage to your family's finances. If you have a health plan, you'll also be more likely to get routine checkups and preventive care which helps you stay healthy – and saves money on medical costs in the long run.

Quick Check Chart: Do I qualify to save on health insurance coverage?

To learn if you qualify for lower costs on health insurance coverage, find your estimated 2019 household income and household size on the chart below. The column on the left tells you if you may qualify for health care tax credits, lower out-of-pocket costs, or low cost-health care through Medicaid.

Possible Savings	Number of People in Household & Estimated Annual Household Income					
	1	2	3	4	5	6*
You may qualify for lower premiums on a Marketplace insurance plan if your yearly income is between.... (Even if you have existing insurance that you pay yourself or that is through a job, you may qualify for lower premiums or lower out-of-pocket costs depending on your income and whether the insurance is considered "affordable.")	\$16,752- \$48,560	\$22,716- \$65,840	\$28,680- \$83,120	\$34,644- \$100,140	\$40,596- \$117,680	\$46,560- \$134,960
You may qualify for lower premiums AND lower deductibles and out-of-pocket costs for insurance through the Marketplace if your yearly income is between....	\$16,752- \$30,350	\$22,716- \$41,150	\$28,680- \$51,950	\$34,644- \$62,750	\$40,596- \$73,550	\$46,560- \$84,350
Illinois has expanded Medicaid to include those 19-64 years of age. You may qualify for Medicaid coverage if your yearly (or estimated monthly) income is below... (*add \$497 for additional person)	\$16,752 (\$1,396)	\$22,716 (\$1,893)	\$28,680 (\$2,390)	\$34,644 (\$2,887)	\$40,596 (\$3,383)	\$46,560 (\$3,880)

Essential Health Benefits

The Affordable Care Act guarantees that Americans have access to quality, affordable health insurance. To achieve this goal, the law ensures that health plans offered in the individual and small group markets inside of Health Insurance Marketplaces, offer a core package of items and services, known as "essential health benefits" which must include items and services within at least the following 10 categories:

1. Ambulatory patient services
2. Emergency services
3. Hospitalization
4. Maternity and newborn care
5. Mental health and substance use disorder services, including behavioral health treatment
6. Prescription drugs
7. Rehabilitative and habilitative services and devices
8. Laboratory services
9. Preventive and wellness services and chronic disease management
10. Pediatric services, including oral and vision care